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on February 25, 2010

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PATENT

Attorney Docket No.: 020375-021400US

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND

METHOD FOR ISSUING

NEGOTIABLE INSTRUMENTS

Customer No.: 20350

Mail Stop Issue Fee Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Confirmation No. 3444

Examiner: Kelly S. Campen

Technology Center/Art Unit: 3691

AMENDMENT AFTER ALLOWANCE

UNDER 37 CFR § 1.312

## Commissioner:

This Amendment is filed pursuant a telephone interview with the Examiner on February 24, 2010.

Amendments to the Specification begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 8 of this paper.